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July 15,2023

Honorable Scott C. Clarkson
United States Bankruptcy Court
Central District of California
411 West Fourth St. Suite 5130/Courtroom5C
Santa Ana, Ca. 92701-4593

RE: Case No.8-23-bk-1057 1-sc

Dear Honorable Scott C. Clarkson,

My name is Judith Skiba, I reside in Pascagoula, Mississippi. In April of this year I began looking to a debt relief program for myself and I discovered Phoenix Law. They appeared to be professional so I signed a contract with them to represent me in my dreadful time of poverty.

I began getting phone calls day and nite from creditors, I was told by Phoenix Law that my creditor needed to talk to Phoenix Law. Phoenix Law stated that they would send out a "cease and desist" letter to them. Also, my creditors wanted some kind of "proposal" and that was never done. My creditors kept calling me I had asked if they gotten a letter from the firm of Phoenix Law and they did not. I called Phoenix Law and asked for copies of the letters sent to my creditors plus the certified receipts along with them. They could not provide me with anything in the many times I called them and asked for this. In the last couple months they were taking money from my bank account and not doing anything for it. I called them and asked for the physical address that I would come down there and pick these papers up in person, they couldn't give me an address.

I called the Better Business Bureau to get information on an address only to find out that this company had twenty-nine (29) complaints in one year of taking peoples money and not doing anything about it. I immediately fired them stating that they violated our contract in which the firm was suppose to represent me and did not. I do not understand how can they bring in new clients to their firm when they filed bankruptcy. Even before we signed our contract and then did not notify me of any kind of bankruptcy. I would not have done any kind of business with them if I knew that they

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CENTRAL DISTRICT OF CALIFORNIA
BY:

Deputy Clerk

were in bankruptcy. Attached is a letter, that I sent them certified, asking for a refund for the past couple of months, I still have not received my refund. At the time they were fired I was in the middle of having the F.B.I. arrest them for fraud until I received the email of bankruptcy. How can someone break the law then turn around and claim the comforts of bankruptcy to protect himself?

Also at the same time, I started putting together a lawsuit for fraud and defamation until I get a letter for bankruptcy. I was never so furious in my life when I read they plan to throw \$400. at me for my contract. I am not sure if anyone realizes what Phoenix Law has done to my life. They have wrecked my reputation with my creditors, I will never be able to get another loan again. They wrecked my credit so I will never be able to finance anything again. They have embarrassed me publicly. They have put me in a state of depression that I have not yet over come. I would one day like one of my questions answered and that is, how does someone commit fraud numerous times then hides behind bankruptcy?

The Dinsmore law firm hasn't been very helpful, they will not talk to anyone only emails that come unanswered. But I do have more questions.

- 1. What part in this soap opera does R.Reed Pruyn play in the company of LPG or Phoenix Law?
- 2. What part does William Taylor Carss play in the company of LPG or Phoenix Law?
- 3. What part does Richard Marshack play in the company of LPG or Phoenix Law?
- 4. Who is exactly is the United States Trustee in this matter?

I need to know this, so if I find out that I am still able to arrest these men for fraud, then I want to have the correct person and information. I approve the sale of the business if it will help us be compensated for the harm they caused us.

Thank You,
Judith Skiba
P.O.Box 1016
Pascagoula, Ms. 39568

Judith Skiba,

June 12, 2023

Phoenix Law 6080 Center Dr. 6th floor Los Angeles. Ca. 90045

Dear Phoenix Law,

As of June 12, 2023 your company, Phoenix Law and it's employees' will be no longer employed with myself Judith Skiba. You have violated our agreement, so at this time any contracts or agreements are voided. You will not have my permission to access my bank accounts for any reason what so ever. At this time I am demanding a refund of \$600.00 of what has been taken out of my account.

I will provide you two weeks, from the time you recieve this letter to refund my \$600.00 or I will have the Los Angeles F.B. I. office knocking on your door ready to arrest your company for Fraud. I am also contemplating a lawsuit for (\$10,000.) ten thousand dollars for Fraud. At this time alot of damage has been done to my self in regards to my creditors and I do not want to file for bankruptcy. I also will file a complaint with the Better Business Bureau, along with the twenty-eight complaints that was previously filed.

Judith Skiba P.O. Box 1016 Pascagoula, Ms. 39568 228 369 2070